

computer, the second fingerprint file accessible by the verification computer;

comparing the first identification for the user against a second identification for the user to verify the user, the second identification for the user accessible by the verification computer;

and

sending at least one verification response, based upon the comparing of the first fingerprint file against the second fingerprint file and upon the comparing of the first identification for the user against the second identification for the user.

17. The method according to claim 16 wherein the verification computer is a clearinghouse computer.

18. The method according to claim 16 wherein the verification computer is a vendor computer.

19. A method according to claim 16, wherein said step of sending at least one request to a user computer includes:

sending a first request to the user computer for the first fingerprint file; and

sending a second request to the user computer for the first identification for the user.

20. A method according to claim 16, wherein said step of receiving at least one response from the user computer includes:

receiving a first response from the user computer including the fingerprint file; and

receiving a second response from the user computer including the first identification for the user.

21. A method according to claim 20, wherein the second response from the user computer is received prior to first response from the user computer.

22. A method according to claim 16, wherein said steps of comparing the first fingerprint

file against a second fingerprint file, and comparing the first identification for the user against a second identification for the user are not performed simultaneously.

23. A method according to claim 18, wherein said step of sending at least one response to the vendor computer, based upon the comparing of the first fingerprint file against the second fingerprint file and upon the comparing of the first identification for the user against the second identification for the user includes sending a confirmation only when both the first fingerprint file and the first identification of the user match the second fingerprint file and the second identification for the user respectively.

24. A method according to claim 19, wherein said step of receiving at least one response from the user computer includes:

receiving a first response from the user computer including the first fingerprint file; and

receiving a second response from the user computer including the first identification for the user.

25. A method according to 24, wherein the second response from the user computer is received prior to first response from the user computer.

26. A method according to claim 16, wherein the first identification for the user includes a password.

27. A method according to claim 16, wherein the first fingerprint file includes information based upon an identification number of a CPU of the user computer.

28. A method according to claim 16, wherein the first fingerprint file includes information based upon a MAC address associated with the user computer.

29. A method according to claim 16, wherein prior to the step of receiving the first request from the verification computer,

storing the second fingerprint file in a first data base accessible by verification computer,
and

storing the second identifications for the user in a second database accessible by the
verification computer.

30. A method according to claim 18, wherein prior to the step of receiving the first
request from the vendor computer,

storing the second fingerprint file in a first data base accessible by a clearinghouse
computer, and

storing the second identifications for the user in a second database accessible by a
clearinghouse computer.

31. A method according to claim 28, wherein the first database and second database are
the same.

32. A method according to claim 18, wherein the step of receiving a request from a
vendor computer includes receiving an internet address of the user computer.

33. A method according to claim 32, wherein prior to the step of sending the at least one
request to the user computer, identifying the user computer based upon the internet address
received from the vendor computer.

34. A clearinghouse computer comprising:

a storage unit for storing information received from a user computer; the information
including a second fingerprint file and a second identification for a user;

a memory unit for receiving information indicative of first fingerprint file and a first
identification for the user; and

a processor for communicating with the storage unit and the memory unit for comparing

information indicative of the second fingerprint file and the second identification for the user with information indicative of the first fingerprint file and first identification for the user, and causing a message to be generated based upon the comparing.

35. A clearinghouse computer according to claim 34, wherein the storage unit includes:
a first storage location for storing the second fingerprint file, and
a second storage location for storing the second identification for the user.

36. A clearinghouse computer according to claim 34, wherein the memory unit includes:
a first memory location for storing, at least temporarily, the first fingerprint file, and
a second memory location for storing, at least temporarily, the first identification for the
user.

37. A clearinghouse computer according to claim 34, further including:
an output for receiving the message to be generated based upon the comparison, and
the output further capable of communicating with a vendor computer.

38. A clearinghouse computer according to claim 34, wherein the second identification for the user includes a password.

39. A clearinghouse computer according to claim 34, wherein the second fingerprint file includes information based upon an identification number of a CPU of the user computer.

40. A method for verifying a user and a user computer comprising:
receiving at a first server at least one first message from the user computer, the at least one first message including a first fingerprint file;
comparing the first fingerprint file against a second fingerprint file to verify the user computer, the second fingerprint file accessible by the first server;
receiving at a second server at least one second message from the user computer, the at